

109.0009

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Sellers et al.

Serial No.: Not Yet Assigned

Filed: Not Yet Assigned

For: SYSTEMS AND METHODS
FOR AUTOMATICALLY
OBTAINING LOSS MITIGATION
LOAN WORKOUT DECISIONS

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner For Patents, Washington, D.C. 20231 on the date set forth below:

Signed: 

Name: Tlynthia Jordan

Date: February 16, 2001

Group: Not Yet Assigned

Examiner: Not Yet Assigned

Chapel Hill, North Carolina
February 16, 2001

Assistant Commissioner for Patents
Washington, DC 20231



INFORMATION DISCLOSURE STATEMENT

Dear Sir:

Pursuant to 37 C.F.R. §§1.56, 1.97 and 1.98, applicant's attorney wishes to bring to the attention of the Patent and Trademark Office the following item listed on the accompanying PTO Form 1449 (modified).

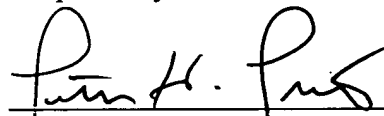
U.S. Patent

<u>Patent No.</u>	<u>Issue Date</u>	<u>Inventor</u>
4,648,038	03/03/87	Roberts et al.
4,739,478	04/19/88	Roberts et al.
5,239,462	08/24/93	Jones et al.
5,262,941	11/16/93	Saladin et al.
5,611,052	03/11/97	Dykstra et al.

5,732,397	03/24/98	DeTore et al.
5,797,133	08/18/98	Jones et al.
5,870,720	02/09/99	Chusid et al.
5,870,721	02/09/99	Norris
5,878,403	03/02/99	DeFrancesco et al.
5,930,776	07/27/99	Dykstra et al.
6,029,149	02/22/00	Dykstra et al.
6,088,686	07/11/00	Walker et al.
6,112,190	08/29/00	Fletcher et al.

The filing of this Information Disclosure Statement shall not be construed as a representation that a search has been made, or as an admission that the information cited is considered to be material to patentability, or that no other material information exists.

Respectfully submitted,



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**LIST OF PUBLICATIONS FOR
APPLICANT'S INFORMATION
DISCLOSURE STATEMENT**

U.S. PATENT DOCUMENTS

					FILING
EXAMINER					
DATE					
INITIAL	DOCUMENT NO	DATE	NAME	CLASS/SUBCLASS	IF APPROPRIATE
_____	4,648,038	03/03/87	Roberts et al.	364/408	
_____	4,739,478	04/19/88	Roberts et al.	364/408	
_____	5,239,462	08/24/93	Jones et al.	364/408	
_____	5,262,941	11/16/93	Saladin et al.	364/408	
_____	5,611,052	03/11/97	Dykstra et al.	395/238	
_____	5,732,397	03/24/98	DeTore et al.	705/1	
_____	5,797,133	08/18/98	Jones et al.	705/38	
_____	5,870,720	02/09/99	Chusid et al.	705/38	
_____	5,870,721	02/09/99	Norris	705/38	
_____	5,878,403	03/02/99	DeFrancesco et al.	705/38	
_____	5,930,776	07/27/99	Dykstra et al.	705/38	
_____	6,029,149	02/22/00	Dykstra et al.	705/38	
_____	6,088,686	07/11/00	Walker et al.	705/38	
_____	6,112,190	08/29/00	Fletcher et al.	705/38	

FOREIGN PATENT DOCUMENTS

					TRANSLATION	
EXAMINER					YES	NO
INITIAL	DOCUMENT NO	DATE	COUNTRY	CLASS/SUBCLASS		

OTHER DOCUMENTS

EXAMINER				
INITIAL	REF NO	AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.		

Examiner

Date Considered

Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.